

EXHIBIT 3

to Request for Judicial Notice



LEGISLATIVE INTENT SERVICE, INC.

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DECLARATION OF MARIA A. SANDERS

I, Maria A. Sanders, declare:

I am an attorney licensed to practice in California, State Bar No. 092900, and am employed by Legislative Intent Service, Inc., a company specializing in researching the history and intent of legislation.

Under my direction and the direction of other attorneys on staff, the research staff of Legislative Intent Service, Inc. undertook to locate and obtain all documents relevant to the enactment of section 1691 of Title 15 of the United States Code by House of Representatives Bill No. 6516 of 1976 [hereinafter referred to as “H.R. 6516”]. H.R. 6516 was enacted on March 23, 1976 by Public Law 94-239, 90 United States Statutes 251.

The following list identifies all documents obtained by the staff of Legislative Intent Service, Inc. on H.R. 6516 of 1976. All listed documents have been forwarded with this Declaration except as otherwise noted in this Declaration. All documents gathered by Legislative Intent Service, Inc. and all copies forwarded with this Declaration are true and correct copies of the originals located by Legislative Intent Service, Inc. In compiling this collection, the staff of Legislative Intent Service, Inc. operated under directions to locate and obtain all available material on the enactment.

EXHIBIT A - HOUSE OF REPRESENTATIVES BILL NO. 6516 OF 1976 [“H.R. 6516”]:

1. Public Law 94-239, enacted on March 23, 1976;
2. Excerpts regarding Public Law 94-239 from Congressional Information Service, Inc., as follows:
 - a. CIS/Annual Abstracts of Congressional Publications and Legislative Histories, 1976;
 - b. CIS Four-Year Cumulative Index, re “Equal Credit Opportunity Act,” Vols. 6 – 9, 1975 - 1978;
3. All available versions of H.R.6516 (Annunzio-1975);
4. Excerpts regarding H.R. 6516 from the *Digest of Public General Bills and Resolutions*, prepared by the Congressional Research Service for the 94th Congress, 1st and 2nd Sessions;

5. Excerpts regarding H.R.6516 from the *Congressional Record Index*, 94th Congress, as follows:
 - a. First Session; Vol. 121-Part 33, January 14, 1975 to December 19, 1975;
 - b. Second Session; Vol. 122-Part 28, January 19, 1976 to October 1, 1976;
6. Excerpts regarding H.R.6516 from the *Congressional Record, Proceedings and Debates*, of the 94th Congress, as follows:
 - a. First Session, House, Vol. 121-Part 10, April 30, 1975;
 - b. First Session, House, Vol. 121-Part 10, May 14, 1975;
 - c. First Session, House, Vol. 121-Part 13, June 3, 1975;
 - d. First Session, Senate, Vol. 121-Part 13, June 4, 1975;
 - e. Second Session, Senate, Vol. 122-Part 1, January 21, 1976;
 - f. Second Session, Senate, Vol. 122-Part 2, February 2, 1976;
 - g. Second Session, House, Vol. 122-Part 3, February 18, 1976;
 - h. Second Session, House, Vol. 122-Part 4, February 24, 1976;
 - i. Second Session, House, Vol. 122-Part 5, March 4, 1976;
 - j. Second Session, House, Vol. 122-Part 5, March 9, 1976;
 - k. Second Session, Senate, Vol. 122-Part 5, March 9, 1976;
 - l. Extensions of Remarks, Vol. 122-Part 5, March 10, 1976;
 - m. Second Session, House, Vol. 122-Part 5, March 11, 1976;
7. House Report No. 94-210, entitled "Equal Credit Opportunity Act Amendments of 1975," prepared by the House Committee on Banking, Currency and Housing to accompany H.R. 6516, dated May 14, 1975;
8. Senate Report No. 94-589, entitled "Equal Credit Opportunity Act Amendments of 1976," prepared by the Senate Committee on Banking, Housing and Urban Affairs to accompany H.R. 6516, dated January 21, 1976;
9. House Report No. 94-873, entitled "Equal Credit Opportunity Act," prepared by the Conference Committee to accompany H.R. 6516, dated March 4, 1976;
10. Senate Report No. 94-685, entitled "Equal Credit Opportunity Act," prepared by the Conference Committee to accompany H.R. 6516, dated March 9, 1976;
11. Excerpt from the *Weekly Compilation of Presidential Documents* for President Gerald R. Ford; two Remarks upon the signing of H.R. 6516, dated March 23, 1976;

12. Excerpts regarding H.R.6516 from the *Congressional Quarterly Weekly Report*, June 7, 1975 and March 13, 1976;
13. Excerpt regarding Representative Frank Annunzio, from the *Biographical Directory of the United States Congress*, obtained from the <http://bioguide.congress.gov>;
14. "Equal Credit for All -- An Analysis of the 1976 Amendments to the Equal Credit Opportunity Act," by Kathryn Taylor, published in 22 ST. LOUIS UNIV. L.J. 326 (1978).

EXHIBIT B – 94TH CONGRESS COMPETITOR BILLS:

1. All available versions of H.R. 3386 (Annunzio-1975);
2. Excerpt regarding H.R. 3386 from the *Digest of Public General Bills and Resolutions*, prepared by the Congressional Research Service for the 94th Congress, 1st Session;
3. Excerpt regarding H.R. 3386 from the *Congressional Record Index*, 94th Congress, 1st Session, Vol. 121-Part 33, January 14, 1975 to December 19, 1975;
4. Excerpt regarding H.R. 3386 from the *Congressional Record, Proceedings and Debates*, House, 94th Congress, 1st Session, Vol. 121-Part 3, February 20, 1975;
5. Hearings before the House Subcommittee on Consumer Affairs on H.R. 3386 "To Amend the Equal Credit Opportunity Act of 1974," dated April 22 and 23, 1975;
6. All available versions of S. 483 (Brock-1975);
7. Excerpt regarding S. 483 from the *Digest of Public General Bills and Resolutions*, prepared by the Congressional Research Service for the 94th Congress, 1st Session;
8. Excerpt regarding S. 483 from the *Congressional Record Index*, 94th Congress, 1st Session, Vol. 121-Part 33, January 14, 1975 to December 19, 1975;
9. Excerpt regarding S. 483 from the *Congressional Record, Proceedings and Debates*, Senate, 94th Congress, 1st Session, Vol. 121-Part 2, January 29, 1975;
10. Excerpt regarding Senator W.E. Brock, III, from the *Biographical Directory of the United States Congress*, obtained from the <http://bioguide.congress.gov>;
11. All available versions of S. 1927 (Biden-1975);
12. Excerpt regarding S. 1927 from the *Digest of Public General Bills and Resolutions*, prepared by the Congressional Research Service for the 94th Congress, 1st Session;
13. Excerpt regarding S. 1927 from the *Congressional Record Index*, 94th Congress, 1st Session, Vol. 121-Part 33, January 14, 1975 to December 19, 1975;
14. Excerpt regarding S. 1927 from the *Congressional Record, Proceedings and Debates*, Senate, 94th Congress, 1st Session, Vol. 121-Part 16, June 25, 1975;

15. Hearings before the Senate Committee on Banking, Housing and Urban Affairs on S. 483, S. 1900, S. 1927, S. 1961, and H.R. 5616, "Equal Credit Opportunity Act Amendments and Consumer Leasing Act," July 15, 17, and 24, 1975.
16. Excerpt regarding Senator Joseph Biden, Jr., from the *Biographical Directory of the United States Congress*, obtained from the <http://bioguide.congress.gov>.

EXHIBIT C – 93RD CONGRESS PREDECESSOR BILL:

1. All available versions of H.R. 14856 (Sullivan-1974);
2. Excerpt regarding H.R. 14856 from the *Congressional Record Index*, 93rd Congress, 2nd Session, Vol. 120-Part 32, January 21, 1974 to December 20, 1974;
3. Excerpt regarding H.R. 14856 from the *Congressional Record, Proceedings and Debates*, House, 93rd Congress, 2nd Session, Vol. 120-Part 11, May 16, 1974.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed this 5th day of October, 2012 at Woodland, California.



MARIA A. SANDERS